## DEPARTMENT OF PUBLIC HEALTH AND HUMAN SERVICES

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## STATE OF MONTANA

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## DPHHS Testimony on HB 621 Modifying Insurance Coverage in Montana

Mr. Chairman and members of the committee, I am Jo Ann Dotson, here on behalf of the Montana Department of Public Health and Human Services. I am here to oppose HB 621, which we believe can negatively affect the health of the public. People don't plan on having a particular condition or illness, and parity laws have sought to assure that some protections are in place in the case of illness. We believe this bill is particularly difficult for the maternal child health population in the state, including infants, children, youth and women. Several of the services which may be opted out will particularly impact those populations. The MCH population already cannot speak for itself – it is our responsibility to maintain as safe an environment as possible for this vulnerable group in our state.

This bill, as envisioned, would benefit primarily only single males and females with no children and no existing or emerging health concerns.

## This bill would not be in the best interest of:

- Women (no preventive health care for breast cancer, i.e., no mammogram)
- Parents and their Children
  - Women who have given birth (hospital stay)
  - ♦ Newborns
    - o no support for PKU or newborn screening major public health interventions to prevent and reduce death and disability that save millions of dollars of health care and special education costs)
    - o no support for newborns with accident or disability
- Anyone with Mental Illness, Alcoholism or drug addiction
- Anyone who needs Home Health Care

In a letter directed to members of the US Senate in May 2006, the National Conference for State Legislators cautions that states in creating legislation that "rolls back" full coverages, removing some protections to those in need. The letter stated that the net effect may be that "some will lose coverage for critical health care services" due to the lack of "floor" or minimum level of service or coverage. The letter further states that the lack of a "reasonable floor" provides no incentives for insurance companies to offer comprehensive coverage.

We encourage you to vote no on HB 621.